

SPIRIT BANKCORP, INC.

| | CPP Disbursement Date | RSSD (Holding Company) | Number of Insured Depository Institutions | | |
|---|-----------------------|------------------------|---|------|----|
| | 03/27/2009 | 1062135 | 1 | | |
| Selected balance and off-balance sheet items | | | | | |
| | 2010 \$ millions | 2011 \$ millions | %chg from prev | | |
| Assets | \$1,335 | \$1,251 | -6.3% | | |
| Loans | \$1,128 | \$1,062 | -5.8% | | |
| Construction & development | \$222 | \$161 | -27.6% | | |
| Closed-end 1-4 family residential | \$313 | \$379 | 21.2% | | |
| Home equity | \$0 | \$0 | 42.1% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$17 | \$8 | -50.4% | | |
| Commercial & Industrial | \$239 | \$212 | -11.3% | | |
| Commercial real estate | \$247 | \$214 | -13.4% | | |
| Unused commitments | \$112 | \$73 | -34.8% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$31 | \$24 | -23.2% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$38 | \$24 | -37.8% | | |
| Cash & balances due | \$16 | \$18 | 11.4% | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$692 | \$744 | 7.5% | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$682 | \$698 | 2.3% | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| Liabilities | \$1,218 | \$1,140 | -6.5% | | |
| Deposits | \$1,091 | \$1,015 | -7.0% | | |
| Total other borrowings | \$109 | \$106 | -2.2% | | |
| FHLB advances | \$81 | \$81 | -0.1% | | |
| Equity | | | | | |
| Equity capital at quarter end | \$116 | \$111 | -5.0% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$10 | \$0 | NA | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 7.8% | 8.2% | -- | | |
| Tier 1 risk based capital ratio | 10.8% | 11.2% | -- | | |
| Total risk based capital ratio | 12.4% | 12.8% | -- | | |
| Return on equity ¹ | -15.3% | -13.1% | -- | | |
| Return on assets ¹ | -1.3% | -1.2% | -- | | |
| Net interest margin ¹ | 4.5% | 4.5% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 187.2% | 52.5% | -- | | |
| Loss provision to net charge-offs (qtr) | 203.1% | 378.2% | -- | | |
| Net charge-offs to average loans and leases ¹ | 1.7% | 0.6% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2010 | 2011 | 2010 | 2011 | |
| Construction & development | 0.8% | 0.6% | 1.4% | 0.0% | -- |
| Closed-end 1-4 family residential | 0.6% | 0.6% | 0.1% | 0.0% | -- |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.2% | 0.0% | 0.5% | 0.1% | -- |
| Commercial & Industrial | 1.8% | 11.4% | 0.3% | 0.2% | -- |
| Commercial real estate | 0.6% | 8.1% | 0.0% | 0.6% | -- |
| Total loans | 1.0% | 4.7% | 0.4% | 0.2% | -- |